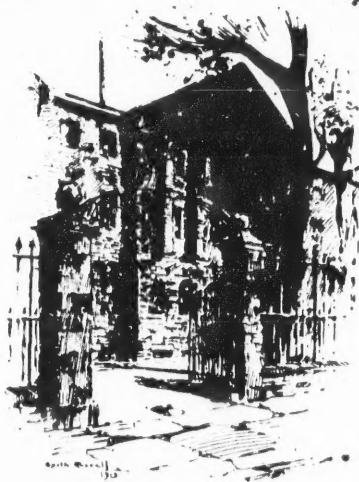


NOVA SCOTIA
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PROVINCE HOUSE

MONEY ORDER SYSTEM

OF

NOVA-SCOTIA.

GENERAL PRINCIPLES

AND

INSTRUCTIONS TO POSTMASTERS.



HALIFAX, N. S.

JAMES BOWES & SONS,

PRINTERS TO THE POST OFFICE DEPARTMENT.

1859.

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POST OFFICE MONEY ORDER SYSTEM OF NOVA-SCOTIA.

GENERAL PRINCIPLES.

I. The Government having decided to introduce into Nova-Scotia, for the convenience of the public, the Money Order System, the following Rules and Regulations, for the guidance of Postmasters, have been carefully prepared, and their particular attention is required to the same.

II. Money Orders may be drawn for any sum on Extent of Orders.
or: Order up to £5.

III. When Money Orders exceeding £25 in aggregate amount are issued in one day, and to the same person, by one or more Offices, upon another Office, the Postmaster of the Office drawn upon will be at liberty to defer the payment of such Orders for six days.

Offices may delay payment for six days in certain cases.

IV. The Money Orders shall be made out upon Forms. Forms supplied by the Head Office, *and no Order will be valid or payable unless given upon the regular Printed Forms.*

V. Persons applying for Money Orders will be required to state the particulars upon a Form of Application. Mode of making Application provided for that purpose.

VI. If, in consequence of error or misapprehension in giving the name of the place of payment of a Money Order, the purchaser should desire to have the same changed, the issuing Postmaster will take back the first Order and issue another, for which he will charge commission, as on a new transaction.

Error in place of payment, how rectified.

Alteration of name.

VII. When a mistake in the name of the payee, or person who is to receive the money, has been made by the applicant for a Money Order, the erroneous Order may also be taken back, and a new one granted, for which a second commission will likewise be exacted.

Orders should be examined by parties to whom they are issued.

VIII. Parties procuring Money Orders should examine them carefully, to see that they are properly filled up and stamped. This caution will appear sufficiently important when it is understood that an Order defective in any important respect will throw difficulties in the way of its payment.

Identification of payee

IX. When a Money Order is presented for payment at the Office on which it is drawn, the Postmaster, or clerk employed, will use all proper means to assure himself that the applicant is the party named and intended in the Advice, and upon payment of the Order, will be careful to obtain the signature of the payee to the receipt at foot.

Money Orders may be endorsed to a second person.

X. When through illness or other insuperable difficulty, the payee is prevented from presenting the Order in person, the Postmaster will be at liberty to accept a written order on the back in favour of a second person, provided always that such written order is satisfactorily proved to be genuine.

Repayment of Money Orders.

XI. Any Money Order Post Office may repay an Order issued by itself, but only to the party who obtained it. The charge or commission, however, shall not in any case be refunded.

XII. The charges or commissions for Orders will be as follows :

Commissions to be charged.

Sixpence Currency for every Order issued; and no Order shall be drawn for a larger sum than Five Pounds.

Half-pence to be excluded.

N. B. — No half-pence to be introduced in the Order.

PRELIMINARY REMARKS.

Money Order System intended to secure safety, and minister to public convenience.

1. The Money Order System is intended not only to minister to the convenience of the public, but to ensure safety in the transfer of money through the Post Office. The mode by which safety is secured consists in leaving out of the Order the name of the

payee, or party for whom the money is intended, and transmitting it to the Office upon which the order is drawn. A Form of Advice which, as it conveys all the necessary information, it is not necessary to describe, accomplishes the object. By this means, the Postmaster upon whom an order is drawn, will be apprized of the names of the remitter and payee before the order itself can be presented, and be in a position to detect fraud, if attempted.

Prevention of fraud.

2 It is expected of Postmasters that they will use a legitimate influence in recommending the system, and by kindly attention to the inquiries of applicants, exhibit its simplicity and its superiority as a safe means of transmitting money.

Postmasters expected to exert themselves in favour of Money Order System.

SPECIAL INSTRUCTIONS TO POSTMASTERS IN CHARGE OF MONEY ORDER OFFICES.

GRANTING ORDERS.

1. When a Money Order is applied for, the Postmaster will hand to the applicant one of the printed Forms of Application, in which the party, if able to write, must enter himself, or have entered for him, if unable, all the particulars of amount, name, address, &c., required to be stated in the Money Order and Advice.

Application for Money Orders.

2. He will then take his Book of Blank Money Orders, and fill up from the Application the Money Order required in conformity therewith, and also the corresponding Form of Advice, handing the Order, when filled up, to the Applicant, on payment by him of the sum expressed in the Order, and of the commission payable thereon.

Order and Advice to be filled up from Application.

3. Upon the issue of a Money Order, he will record all the particulars in the Register of Money Orders Issued according to the headings; and if any subsequent action should be taken in reference thereto—such, for instance, as Repayment—he will note the alteration opposite to the entry in the Register.

Particulars to be entered in Register of Orders issued.

4. By the Mail immediately following the issue of a Money Order he will transmit the Advice relating to it to the Post Office upon which it is drawn.

Transmission of Advice.

The P. M. General to be advised when Orders are drawn on the same day for more than £25.

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Transfer of place of payment.

5. When any Money Order Office draws in one day upon another Office for more than £25 in the aggregate, the drawing Postmaster will be required, by that day's mail, to send a special advice of the fact, stating amount drawn, to the Head Office. Form No. 346 will be used for that purpose.

6. When for a sufficient reason a person desires to change the place of payment of a Money Order, the issuing Postmaster will take back the one first issued, and grant another, and if the Advice has gone forward to the Post Office upon which the said Order was drawn, he will, by the next Post, despatch a special Advice of the change. (Form No. 347), to that Office. As this will involve a good deal of trouble and expenditure of Forms, the Postmaster will exact a second Commission. Blank Forms for the special Advices will be supplied.

Alteration of name.

7. If through the error of the Applicant a wrong name has been inserted in an Order, the Postmaster will act as in the former case, and grant a new one, charging a second Commission; and if Advice has gone forward, he will immediately send another, indicating the error and rectifying it.

Money Orders not to be issued on credit.

8. *The issue of Money Orders on credit is strictly prohibited.*

Money Orders can only be drawn upon authorized Offices.

9. Money Orders can be given only on the Offices enumerated in the lists; the names of the Offices which may from time to time be added, will be seasonably communicated to the Postmasters.

Advices of Money Orders do not require envelopes.

10. The Advices of Money Orders issued are to be folded, and addressed on the back, and require no envelope.

Advices must be distinctly written.

11. *The names and sums in the Advices must be written so plain as to be easily made out.*

Spaces not required for figures or words in Money Orders to be filled up with a dash.

12. When Orders are given for sums under one pound, the spaces for pounds in writing and in figures must be filled up, the first with a heavy dash the whole way, thus _____ and that for figures with a shorter one, thus _____ so that the possibility of adding "pounds" may be obviated. Both Orders and Advices should be written with great care.

13. Postmasters will observe that the Forms for Money Orders and Advices are numbered consecutively from 1 to 100. This is intended as a safeguard against the improper use of the Forms, and therefore, when through mistake or any other cause any of them have been spoiled, they will write the words "Cancelled on _____" (adding the date) across both the Order and Advice. The former they will transmit to the Head Office, with their Monthly accounts; the latter they will retain, and fyle away. No departure from this rule will be tolerated, the Postmaster General imperatively requiring that every Blank Form of a Money Order sent to the Postmasters shall be accounted for at the end of the month upon which it is used or spoiled.

Every Money Order to be strictly accounted for.

Cancelled Orders to be sent to Head Office.

14. Postmasters will further notice that both the Forms for Money Orders and Advices require to be *Stamped*, as well at the Office of payment, as at that of issue. In default of the Issuing Postmaster's Stamp to the Money Order, the Paying Postmaster must invariably decline payment, and direct the holder to return it to the Office of Issue for completion. Orders wanting Stamps transmitted to the Head Office as vouchers, will be returned, and the Account will not be "confirmed" until the omission has been supplied and the completed Form has been received by the Department.

Money Orders and Advices to be stamped by the paying as well as the issuing Office.

15. Postmasters will require to exercise their judgment in respect of the places upon which Orders may be desired, as the ignorance of the applicants may lead them into mistakes, which will occasion much inconvenience to the payees; therefore, in all cases, the Postmasters will endeavour to ascertain which is the Money Order Office most conveniently situated to meet the objects of the remitters, and will direct them accordingly. This will both obviate delay, and improve the working of the system.

Money Orders to be made payable at the Office nearest to the payee's residence

16. The Postmasters entrusted with the issue of Money Orders will, at all times, *be held responsible for the acts of their subordinates in relation to such issues*. It would, of course, be always desirable, that the Orders should be signed by the Postmaster *himself*; but it may occasionally happen that through his unavoidable absence, some confidential person in his employment will have to subscribe the Orders. In view of such a contingency, it cannot be

Postmasters responsible for the acts of their subordinates.

Prudence required in selection of Clerks to transact Money Order business.

too strongly pressed upon the attention of the Postmasters, that the *utmost prudence* will have to be used in committing so important a duty to a Clerk; and the Postmaster General trusts that the matter will be so viewed by all the Money Order Office Postmasters.

PAYING ORDERS.

Advices to be entered in Register.

17. Upon the receipt of Money Order Advices, the Postmaster will immediately enter up all the particulars of them in the Advice Register. He will then fyle away the Advices, arranging them under the names of the Offices which have issued them, so that they may be easily referred to afterwards if necessary.

Examination Money Orders before payment.

18. When an Order is presented for payment the Postmaster will first examine the document itself to see that it is properly signed, stamped, &c. 2ndly, he will compare it with the record in the Advice Book; and as directed at Article IX of "General Principles," will take such other means of assuring himself that the Applicant is the party intended in the Advice as may appear necessary.

Circumstances authorizing delay in payment.

19. At Article III, of "General Principles," it is provided, that when Money Orders issued to one person are presented on the same day at another Office, for a sum exceeding £25, the Postmaster will be at liberty to defer payment for six days. The permission to delay the payment must not, however, be understood as authorizing the Postmaster to do so when he has money in hand, but as affording him time to provide funds, if he should happen to be without them when such demands are made. If it should appear that an excuse is made of this permission to refuse payment when the Postmaster has funds belonging to the Department by him, the offence will call for severe censure.

Date of payment to be recorded in Advice Register.

20. After payment of a Money Order, the Postmaster will write the date of payment opposite the record of it in the Advice Register, and the word "paid" in the space left for remarks.

Payment of Money Orders endorsed to a second person.

21. Postmasters will not, under any pretence whatever, pay any Money Order of which they have not received Advice, neither will they pay an Order

to a second person without the written endorsement of the Payee, thus, "Pay to the Order of _____ (*the name of the second person to fill the blank space*) for value received." When they pay orders upon such authority, they will exercise the utmost caution, and, before paying them, must be certain that the signature to the endorsement is in the handwriting of the Payee, and that the person presenting the Order is the one named on the back. The authority for payment must always be clear and sufficient.

22. In the event of the repayment of a Money Order, (see General Principles, Article XI) if the Advice of said Order has been mailed to the Office upon which it was drawn, the Postmaster will immediately forward the Special Advice of Repayment prepared for that purpose, and upon his receipt of any such Advice of Repayment by other Post Offices he will write the words "Repaid at _____" opposite the entry in the Advice Register.

Notice of repayment to be entered in Advice Register.

23. Orders *repaid* must be signed by the Remitters, (that is, the persons who procured them) when they themselves apply for repayment, and if, being unable to come personally, repayment be applied for on their behalf by other parties, the Orders must be endorsed, as provided at Rule 22, the same cautions being used to secure repayment to the proper parties.

Repaid Orders to be signed by Remitters.

LOST ORDERS.

24. If the Remitter of an Order loses it, or if the Order be lost before it reaches the Payee, on application to the issuing Postmaster, the case will be referred by that officer, with all the particulars, to the Postmaster General, who, if satisfied of the correctness of the facts alleged, will transmit a duplicate to said Postmaster, to be filled up and handed to the Remitter, after the latter has signed an undertaking (Form No. 25) that in the event of the production of the missing Order by other parties alleging a right to payment, the Department will be protected from loss.

Loss of Money Order by the Remitter.

Guarantee required.

25. When an Order is lost by the Payee, he will make application through the Paying Postmaster,

Loss of Money Order by Payee.

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who will refer the facts to the Postmaster General in the manner stated at Rule 25, and upon receiving a Duplicate, he will take a guarantee from the said Payee as stated in the same Rule.

Postmasters may exact additional security.

26. If it should happen that, on account of the large amount of one or more Orders alleged to have been lost, or on account of the insufficiency of the personal security of the party claiming the issue of Duplicates, or for any other good cause, the Postmaster should deem it desirable to have better protection than the single guarantee of the Remitter or Payee, he will be at liberty to exact the additional security of one satisfactory person, who in that case will sign at the place indicated on the Form No. 25.

LAPSED ORDERS.

Definition of Lapsed Orders.

27. No Order shall be considered "lapsed" until one full year after its date, and when any such Order is presented for payment, the Postmaster will refer the case to the Postmaster General, with such reasons explanatory of the delay as the applicant may be able to supply. When, however, a delay of several months between the date of the Order and its presentation for payment has taken place, Postmasters will exercise great care in ascertaining the identity of the Payee, and, if necessary, they may take a few days in doing so.

Identification of payee when Order has been long outstanding.

FUNDS.

Payments in excess of Receipts.

28. In the working of the Money Order System, it may sometimes happen that Postmasters will be called upon to pay out more cash for Orders than they have received. In such a case they will avail themselves of any monies in their hands arising from the General Receipts of the Post Office; and in their *Quarterly Settlements* with the Post Office Department, they will bring these sums into account with the Head Office. If they should require more money than these two sources have supplied, they will be furnished with the necessary funds on application to the Postmaster General, as exigencies may make necessary. It is of course to be understood that Postmasters will use this privilege *only to the extent of their requirements*.

How to be met.

29. When the receipts of money for Orders issued accumulates in the hands of Postmasters, and the course of business indicates that it is not likely to be wanted for payment of Orders, they will remit the same in sums of £5, £10, £20, and £30, as the case may be: and any Postmaster found keeping more money than the amount allowed him. (viz., £25,) will be liable to severe censure. For these remittances they will receive an acknowledgment from the Postmaster General, which they will retain as their own Voucher.

Surplus funds to be remitted.

30. If money accumulates in the hands of a Postmaster early in the month, he must not wait till the end to remit it, but so soon as he has £5 in excess of the amount allowed to his Office, he will be expected to remit the same immediately.

Remittances to be made promptly.

31. In no case should foreign notes or uncurrent coin be taken, as in remitting funds to the Head Office no such money will be received.

Foreign notes and uncurrent coin not to be received.

ACCOUNTS.

32. The accounts for Money Order operations are to be kept separate and distinct from those of the Postage Revenue, and, together with the Correspondence, will be addressed directly, "To the Postmaster General on business of the Money Order Office."

Money, Order and Revenue Accounts to be kept separate.

33. The Books to be kept, and which, to ensure uniformity, will be furnished to all the Money Order Post Offices by the Head Office, are, a Register of Money Orders Issued, in which the Postmaster will record the particulars of the Orders daily as they are granted (see also Rule 3), and of Money Order Advices Received, which will be used for the record of Advices as directed at Rule 18. This Book will contain both Registers. The second is a Cash Book shewing the Dr. and Cr. transactions of each day. The headings of the Register Book, together with the instructions at Rules 3 and 18, will so effectually direct the Postmasters in writing these Books, that no mistake need occur.

Books to be used.

34. In writing up the Cash Book, the balance will, of course, be first brought forward; then, on

Method of keeping the Cash Book.

the Dr. side, any Cash Advance which may have been made to the Office by the Postmaster General; 2nd. in one line, the totals of the Money Orders issued during the day will be entered up; 3rd, the Commissions received; and lastly, the Balance when it happens to be on that side. The Cr. side will embrace, 1st, the Money Orders paid, stated in detail: 2nd, Orders issued, and repaid in conformity with Rule No. 24—(there will seldom be any of the latter); 3rd, any sum remitted to the Postmaster General to the Credit of the Money Order Office; and lastly, the Balance, which will usually be on the Cr. side.

Cash Book to be balanced daily.

35 The Cash Book will require to be written up and balanced every day. This will be an imperative duty.

CASH BOOK FORM.

Dr....J— T—, Postmaster at —, in account with MONEY ORDER OFFICE, 1st L...Cr.

	£	s.	d.		£	s.	d.
To balance brought forward	18	13	11	By Money Orders paid, viz:—			
To amount drawn from Postmaster General,	25	0	0	No. 15, Annapolis, Joseph Jones	3	5	0
To Cash received for Orders issued this day				No. 3, Windsor, Thos. Simpson	1	17	6
from No. — to No. —, as per Register,	35	15	0	No. 23, Pictou, Wm. Spencer	0	15	9
To Commissions received on above	1	13	9	No. 36, Sydney, J. Barnes	8	15	0
				Order No. 26, John Thompson—Money			
				refunded			
				Cash remitted to Postmaster General .			
				Balance			
	£81	2	8		£81	2	8

Specimen of Cash
Book.

Accounts to be numbered.

Returns to be written legibly.

36. Postmasters must be particular to number their Accounts consecutively, beginning with No. 1 at the commencement of each year, and be extremely careful, in their Lists of Money Orders issued and paid, to write the names so legibly as to prevent difficulty in making them out.

MONTHLY RETURNS.

Returns to be transmitted at the end of the month.

37. On the last day of every month the Postmaster will prepare and transmit to the Money Order Office upon the Forms provided for these purposes, viz :—

Documents comprising Monthly Returns.

- I. A List of Money Orders issued during the month. (Form No. 16.)
- II. A List of Money Orders paid during the same period. (Form No. 16.) [In both these Lists, Postmasters will be careful to furnish all the particulars required by the headings.]
- III. An Account Current (Form No. 15), exhibiting the aggregate amount of the Orders issued and paid during the month, which aggregates will of course agree with the sums at foot of the Lists, the Commissions received, and the Receipts and Payments from and to the Postmaster General on account of the Money Order Office. If no business has been done during the month, the Account Current, stating the previous balance, will be sufficient; but the form must always be sent forward.

Paid Orders to accompany Returns.

N. B.—The Paid Orders must invariably accompany the statements as Vouchers.

Returns to be from 1st to 31st, inclusive.

38. Postmasters will be careful to enter into their Monthly Accounts neither more nor less than the transactions of one month, and the month must be understood to commence on the first, and end on the last day of the month. No deviation from this rule can be permitted.

QUARTERLY ABSTRACTS OF TRANSACTIONS.

39. At the end of each quarter every Money Order Office will prepare and forward to the Head Office an Abstract of the Money Order transactions during the quarter, according to the Form No 7. As the Postmaster General is desirous of ascertaining, as correctly and as promptly as possible, the amount and nature of the business of each Office, this duty, which is very simple and easily performed, must not on any account be neglected. If at any Office no business should happen to have been transacted during the quarter, the blank Form, with the words "No business" written across, will have to be forwarded.

Quarterly Abstract to be carefully prepared.

COMMISSIONS.

40. The Commissions, or charges upon the Money Orders issued, will have to be credited in full to this Office in the Monthly Money Order Accounts; and at the end of each quarter, viz: on 31st March, 30th June, 30th September, and 31st December, each Postmaster will debit himself (in his General Quarterly Account Current) with one-half of the total amount received for Commissions on Orders issued during the quarter, retaining the remaining half as his proportion or salary for the duties performed,—the Postmaster clearly understanding that the Postmaster General reserves the right of revising the Commissions to Deputies whenever considered necessary so to do.

Remuneration to Postmasters.

FORMS.

41. All the Blank Forms, Books, and Printed Papers required for carrying on the operations of the Money Order System, will be prepared and forwarded to the Postmasters upon their application to the Head Office, and it will be their duty always to apply soon enough to prevent their stock from being exhausted before a new supply can reach them. As the Printed Forms will be a heavy item of expense, care must be taken that they are not wasted.

All Printed Books and Forms to be supplied by Chief Office.

DELAYS AND ERRORS.

Punctuality especially requisite.

42. Negligence in transmitting the Monthly Returns and Quarterly Abstracts, and delay in remitting Monies in excess of the wants of any Office, being very serious obstacles to the good working of the system, the Postmasters must be cautious not to offend in these respects.

Postmasters to report to Postmaster General any irregularities which may come under their notice.

43. It will also be evident that the success of the Money Order System will greatly depend upon the scrupulous attention, promptitude, and accuracy of the Postmasters, in carrying out the Rules. It is expected, therefore, that each will be not only careful himself to conform to them, but to see that the Orders and Advices which come to him from other Offices are in strict agreement with them; and they should immediately report to the Postmaster General any instance of serious departure from them, which in the regular course of the business of their Offices may come under their personal observation

SUDDEN DIFFICULTIES.

Postmasters to refer to Postmaster General in all doubtful cases.

45. It may reasonably be presumed that in the working of the Money Order System, circumstances of a perplexing character not provided for in the "General Principles" or "Special Instructions" will occasionally present themselves. When, however, in the exercise of his best discretion, a Postmaster concludes that a matter not contemplated by the Rules is simple enough in itself to point out a proper course of action, he will best fulfil his duty by deciding the case; but when the difficulty is of a character to suggest doubt as to the true course, he will invariably refer it to the Postmaster General.

Suggestions for improvement of the System.

46. It may further be anticipated that circumstances will also occur which will indicate the necessity of provisions supplementary to the Money Order System as now arranged. As it is intended to make the Department as efficient as possible, Postmasters will please communicate to the Head Office any important fact coming to their knowledge which may show the necessity for any modification of the present Rules, any change in the mode of working them out, or any entirely new Regulation.

ARTHUR WOODGATE,

Postmaster General.

LIST OF POST OFFICES

AUTHORIZED TO ISSUE AND PAY

MONEY ORDERS.

Amherst.
 Antigonish.
 Annapolis.
 Arichat, C. B.
 Baddeck, C. B.
 Digby.
 Guysboro'.
 Halifax.
 Kentville.
 Lunenburg.
 Liverpool.
 Pictou.
 Port Hood.
 Shelburne.
 Sydney.
 Truro.
 Windsor.
 Yarmouth.

*Port Mulgrave,
 Wolfville.*

A. WOODGATE,

P. M. Genl.

LIST OF OFFICIAL FORMS

USED IN THE

MONEY ORDER OFFICE.

Money Order and Advice.

- No. 1.—Form of Application for Money Orders.
- 2.—Envelope for transmission of Monthly Returns.
- 3.—Notice to Paying Postmasters when an Order does not bear the proper signature to the Receipt.
- 4.—Notice to Paying Postmasters when the amount of the Order differs from that entered in the Account of the issuing Postmaster.
- 5.—Request to Postmasters to charge their Commission on Money Orders issued during the quarter.
- 6.—Notice when the amount of Commission charged is incorrect.
- 7.—Quarterly Abstract.
- 8.—Notice to Postmasters when Quarterly Abstract has not been received
- 9.—Notice to Postmasters when the balance retained by them exceeds the authorized amount
- 10.—Notice to Postmasters that Monthly Return has not been received.
- 11.—Notice from issuing Postmaster to paying Postmaster when an Order has been repaid.
- 12.—Notice from Postmaster to Postmaster General when an Order has been lost by the Remitter.
- 13.—Notice from Postmaster to Postmaster General when an Order has been lost by the Payee.
- 14.—Acknowledgement of Notice, Form 12.
- 15.—Monthly Account Current.
- 16.—List of Orders issued and paid.
- 17.—
- 18.—Notice to Postmasters when paid Orders have not been sent with Monthly Return.
- 19.—Acknowledgement of Notice, Form 13.
- 20.—Letter from Postmaster who issued lost Order, to Postmaster at whose Office it was payable, enclosing the Duplicate supplied by Head Office.
- 21.—Notice to correct errors in Monthly Returns.
- 22.—Notice to Postmaster that a Duplicate of an Order payable at his Office had been issued
- 23.—Second Notice when balance retained by Postmaster exceeds authorized amount.
- 24.—Notice from Postmasters to Postmaster General when Orders have been issued on an Office for a sum exceeding in the aggregate £25.
- 25.—Guarantee to be given when Duplicate Order is issued.